

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kevin John Alfano
Debtor

Case No. 20-01747-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: AutoDocke
Form ID: 309I

Page 1 of 2
Total Noticed: 27

Date Rcvd: Jun 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2020.

db +Kevin John Alfano, 496 Sheldon Rd., Susquehanna, PA 18847-8021
5333236 +Best Buy Credit Services, PO Box 790441, St. Louis, MO 63179-0441
5333240 +Home Depot Credit Services, PO Box 790328, St Louis, MO 63179-0328
5333242 +Joann Bentler Alfano, 496 Sheldon Rd., Susquehanna, PA 18847-8021
5333246 +Law offices of Tullio DeLuca, 381 N. 9th Avenue, Scranton, PA 18504-2005
5333248 +M&T Bank, P.O. Box 1508, Buffalo, NY 14240-1508
5333249 +Midland Credit Management, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
5333254 +Southwest Energy Company, 10000 Energy Drive, Spring, TX 77389-4954

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: tullio.deluca@verizon.net Jun 08 2020 19:11:22 Tullio DeLuca,
381 N. 9th Avenue, Scranton, PA 18504

tr +E-mail/Text: dehartstaff@paml3trustee.com Jun 08 2020 19:12:42
Charles J DeHart, III (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036-8625
ust +E-mail/Text: USTPRegion03.HA.EDC@USDOJ.GOV Jun 08 2020 19:12:33 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722

cr +EDI: PRA.COM Jun 08 2020 23:13:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021

5333237 +EDI: CAPITALONE.COM Jun 08 2020 23:13:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285

5333238 EDI: WFNNB.COM Jun 08 2020 23:13:00 Comenity Bank/Legendary Pine, Bankruptcy Department,
P.O. Box 182125, Columbus, OH 43218-2125

5333239 +E-mail/Text: hannlegal@hannfinancial.com Jun 08 2020 19:12:27 Hann Financial Service Corp.,
One Centre Drive, Jamesburg, NJ 08831-1564

5333241 EDI: IRS.COM Jun 08 2020 23:13:00 Internal Revenue Service, Special Procedures Branch,
PO Box 7346, Philadelphia, PA 19101-7346

5333243 EDI: JPMORGANCHASE Jun 08 2020 23:13:00 JPMCB Card Services, P.O. Box 15298,
Wilmington, DE 19850

5333245 E-mail/Text: bncnotices@becket-lee.com Jun 08 2020 19:12:25 Kohl's, P.O. Box 3004,
Milwaukee, WI 53201-3004

5333247 E-mail/Text: camanagement@mtb.com Jun 08 2020 19:12:27 M&T Bank,
Lending Services, Customer Support, P.O. Box 1288, Buffalo, NY 14240-1288

5333250 +E-mail/Text: bankruptcynotices@psecu.com Jun 08 2020 19:12:44 PSECU, 1 Credit Union Place,
Harrisburg, PA 17110-2912

5333251 +EDI: SEARS.COM Jun 08 2020 23:13:00 Sears, 7920 NW 110th St, Kansas City, MO 64153-1270

5333253 +EDI: SEARS.COM Jun 08 2020 23:13:00 Sears Credit Cards, P.O. Box 6282,
Sioux Falls, SD 57117-6282

5333252 EDI: SEARS.COM Jun 08 2020 23:13:00 Sears Credit Cards, P.O. Box 6283,
Sioux Falls, SD 57117-6283

5333514 +EDI: RMSC.COM Jun 08 2020 23:13:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021

5333255 EDI: RMSC.COM Jun 08 2020 23:13:00 Synchrony Bank/Amazon.com, Attn: Bankruptcy Dept.,
P.O. Box 965060, Orlando, FL 32896-5060

5333256 EDI: RMSC.COM Jun 08 2020 23:13:00 Synchrony Bank/Car Care, Attn: Bankruptcy Dept.,
P.O. Box 965060, Orlando, FL 32896-5060

5333257 EDI: RMSC.COM Jun 08 2020 23:13:00 Synchrony Bank/Lowes, Attn: Bankruptcy Dept.,
P.O. Box 965060, Orlando, FL 32896-5060

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5333244* +Kevin John Alfano, 496 Sheldon Rd., Susquehanna, PA 18847-8021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 10, 2020

Signature: /s/Joseph Speetjens

District/off: 0314-5

User: AutoDocke
Form ID: 309I

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Total Noticed: 27

Date Rcvd: Jun 08, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com
Tullio DeLuca on behalf of Debtor 1 Kevin John Alfano tullio.deluca@verizon.net
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:**Kevin John Alfano**

Debtor 1:
 First Name Middle Name Last Name
Kevin John Alfano

Debtor 2:
 (Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court: Middle District of Pennsylvania

Case number: **5:20-bk-01747-RNO**

Social Security number or ITIN: **xxx-xx-7551**
 EIN: **-----**

Social Security number or ITIN: **-----**
 EIN: **-----**

Date case filed for chapter: **13** **6/5/20**

Official Form 309I**Notice of Chapter 13 Bankruptcy Case****9/19**

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kevin John Alfano	
2. All other names used in the last 8 years	aka Kevin J. Alfano, aka Kevin Alfano	
3. Address	496 Sheldon Rd. Susquehanna, PA 18847	
4. Debtor's attorney Name and address	Tullio DeLuca 381 N. 9th Avenue Scranton, PA 18504	Contact phone 570 347-7764 Email: tullio.deluca@verizon.net
5. Bankruptcy trustee Name and address	Charles J DeHart, III (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717 566-6097 Email: dehartstaff@pamid13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831-2500 Date: 6/8/20

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are **FREE** and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

7. Meeting of creditors	July 13, 2020 at 10:00 AM	Location: 341 meeting by video conference, further details will be provided to you
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>*** Valid photo identification and proof of social security number are required ***</p>		
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 9/11/20
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p>You must file:</p> <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 8/14/20
	Deadline for governmental units to file a proof of claim:	Filing deadline: 12/2/20
<p>Deadlines for filing proof of claim:</p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.</p> <p>If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.</p> <p>Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		
<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>		
9. Filing of plan	The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	